The Utah Health Exchange



A Utah Solution for Utah Businesses

Utah Governor's Office of Economic Development's Office of Consumer Health Services

How does the Exchange work?

- Step 1 Employer signs up
- Step 2 Employee enters information
- Step 3 Premiums are generated
- Step 4 Employee comparison shopping and open enrollment period
- Step 5 Finalize enrollment
- Step 6 Plans go into effect on designated date





Home Find Insurance Health System Reform About the Exchange Help Contact Us

Welcome to the Utah Health Exchange

The Utah Health Exchange is the State's official hub for all of your health insurance needs.



Individuals & Families

Use the Exchange to find the individual or family plan that fits your needs. Compare features, prices, and apply for coverage all in one place. <u>Shop Now</u>



Employees

If you work for a participating employer, you can use the Exchange to choose from a variety of plan options to get coverage tailored to you and then enroll online. Learn More



Employers

Use the Exchange to set up a <u>defined</u> <u>contribution plan</u>. Your employees get multiple plan choices. You get cost predictability and greatly simplified benefits management. Learn More



Producers

The Exchange can offer comprehensive plan choices to your clients and their employees.

Use defined contribution plans to expand your clients' benefits options and your business. Learn More









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HOME MY BENEFITS MY PROFILE NEWS LIBRARY

Welcome, Raymond Tester

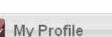
Welcome to the Utah Health Exchange.

Start Here:

ENROLL NOW

🛂 Update your Application Data

- · Edit Personal Info
- Edit Employment Info
- Edit Family Info
- · Edit Current/Prior Coverage Info
- Edit Health Statement Info
- Download Application (PDF)



- Address
- Beneficiaries
- Family Info

Life Events:

Employees use the Exchange to begin the health plan selection process

- My Benefits
 - New Elections
 - Current Benefits
- My Tools
 - Benefit Calculator

Mews & Library

View All Documents









MY PROFILE

NEWS LIBRARY

HOME

MY BENEFITS

Current Benefits New Elections Benefit Calculator

* Special Enrollment

Completion Status:

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Family Info

Health

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Health

The Utah Health Exchange allows for employee credits from two sources, a secondary employer and your spouse's employer. The secondary employer and your spouse's employer must alo participate in the Utah Health Exchange. You need to contact them to get the amount of the credit to enter on this page.

Secondary Employer Credit

I confirm that the amount entered here is the amount that my secondary employer has given me as a health insurance credit for taking insurance through my primary employer also participating in the Utah Health Exchange.

Secondary Employer Name: Secondary Employer Company Code: Credit from Secondary Employer: per month **Employees may combine** contributions from additional employers

Spousal Employer Credit

I confirm that the amount I entered here is the amount my spous'e employer is giving for my spouse being covered under my employer's healt plan also participating in the Utah Health Exchange.

Name of Spouse's Employer: Spouse's Employer Company Code: Credit from Spouse's Employer: per month

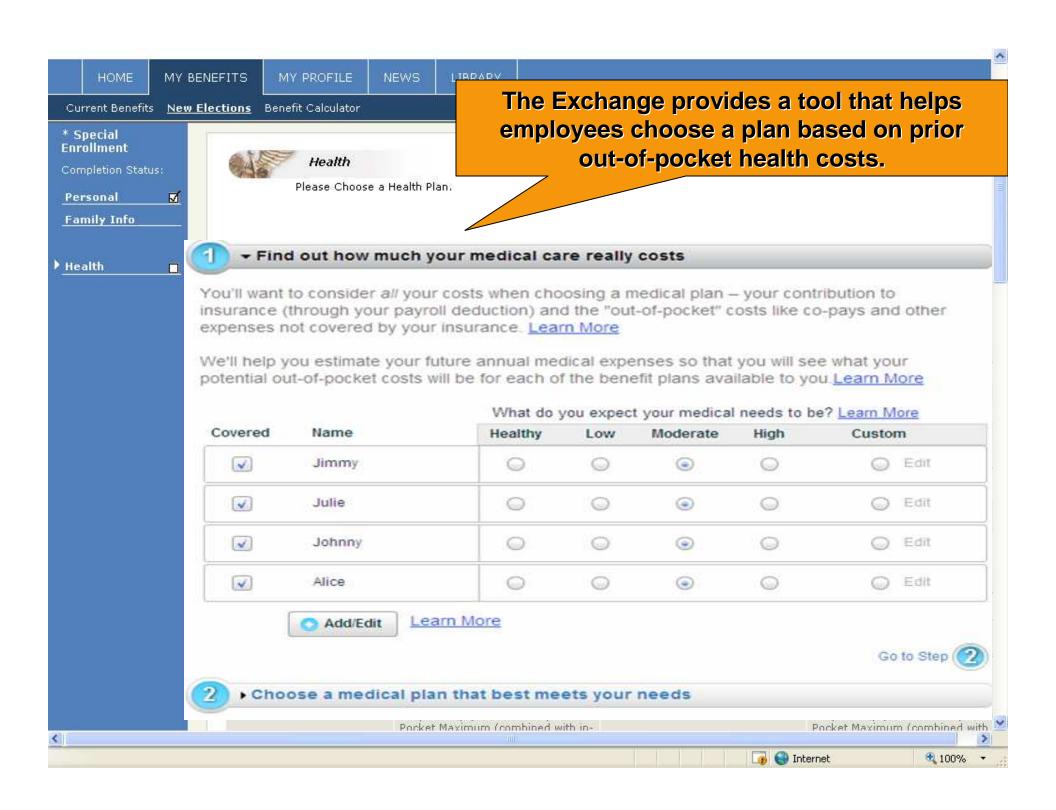
Employees may also combine contributions from their spouse's employer

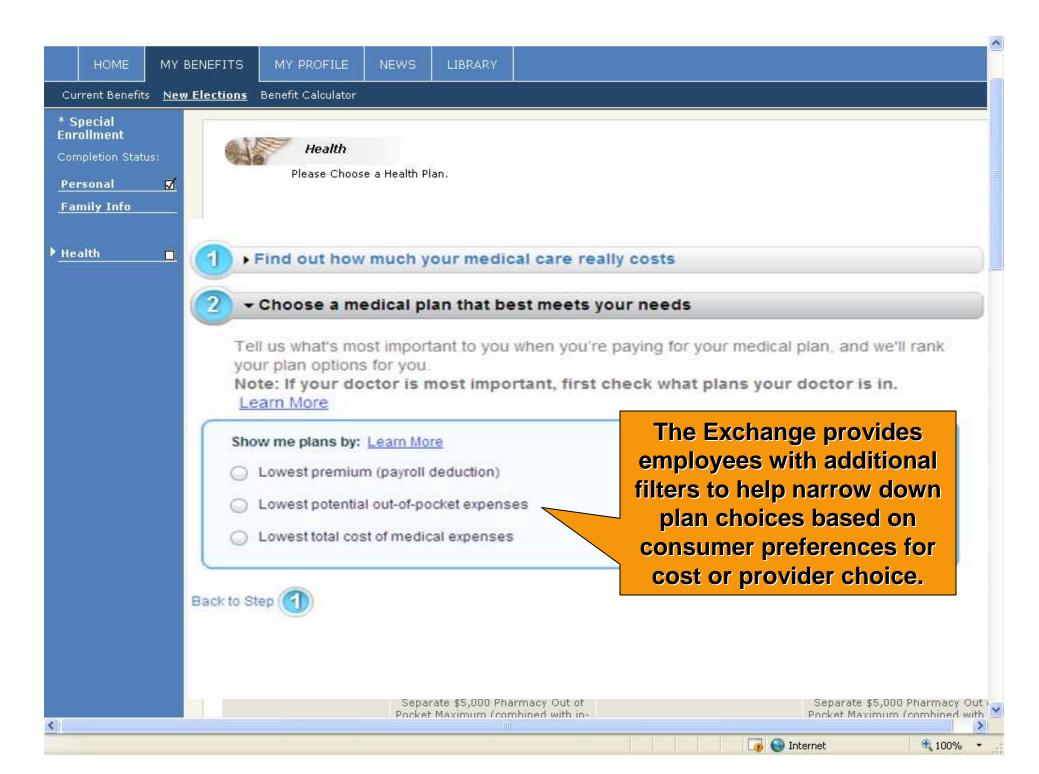
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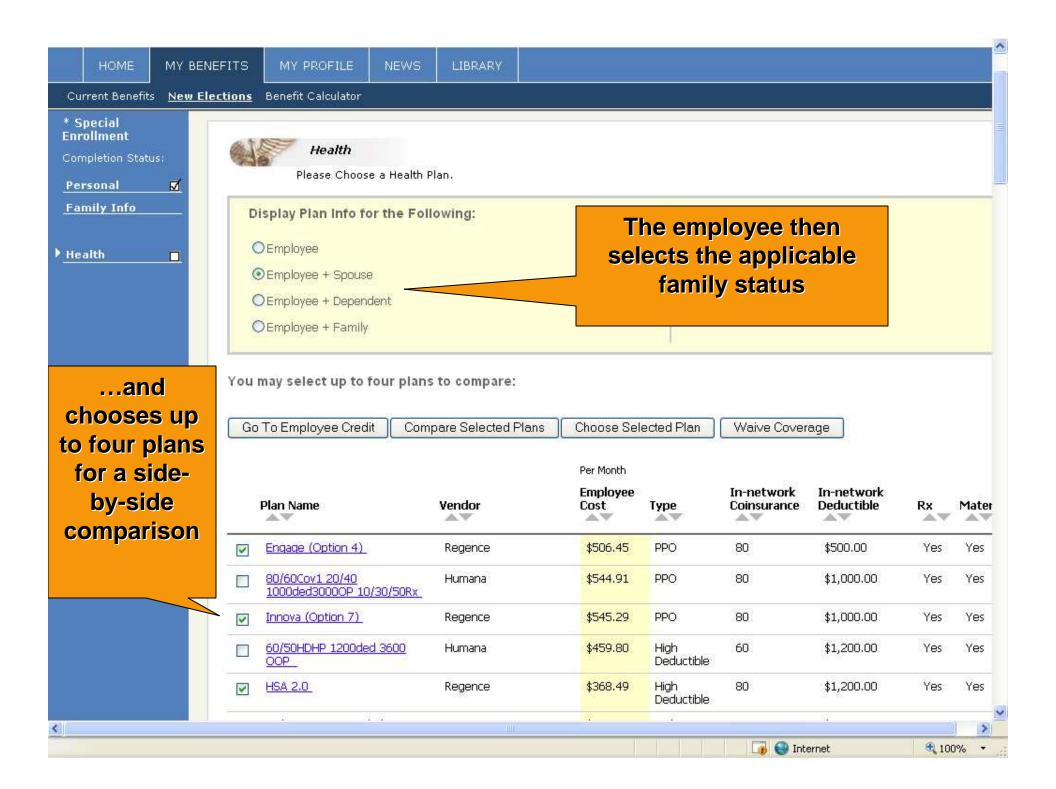


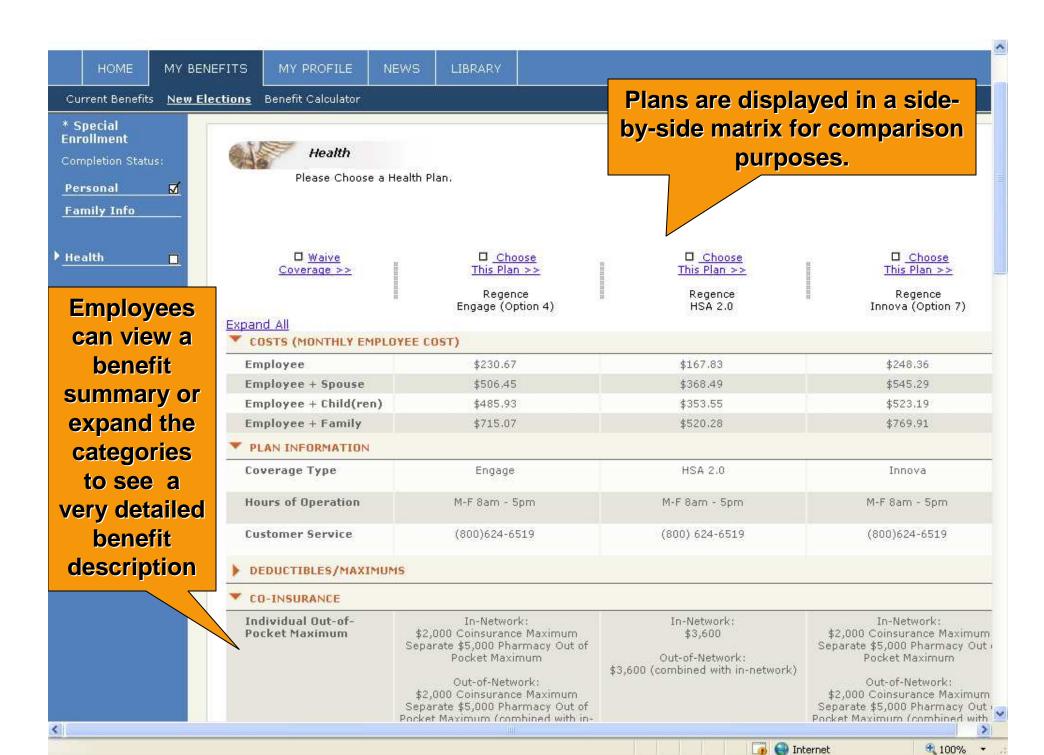


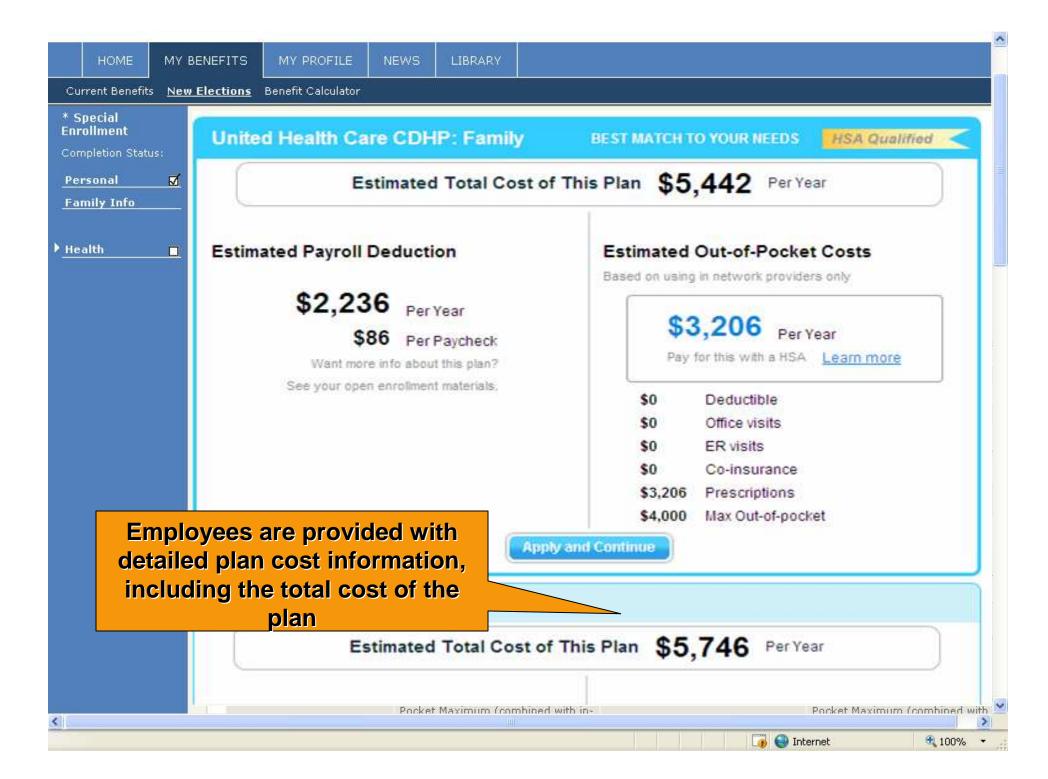
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<<Cover/Waive Family Members

HOME

MY BENEFITS

MY PROFILE

NEWS

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Current Benefits New Elections Benefit Calculator

Special nrollment

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Health

Please verify all information before enrolling.

Plan Selection

Selected Plan: Engage (Option 4)

Coverage

Tier: Employee + Spouse

Raymond Tester: Sally Tester:

Covered Covered

Costs

Employee Cost: \$506.45 per month Employer Cost: \$0.00 per month

Once an employee decides on a health plan, the final step is to simply enroll.

Participation

I understand that the choices I've made are in effect for one full benefit plan year and cannot be changed until t I have a qualified family status change. I authorize payroll deductions, if required, for my contribution in the cos selected.

Please verify all information above before enrolling.

coverage I have

nrollment period, unless

<<Cancel

■ Enroll Now >>

✓ I agree

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Internet

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Similarities: Massachusetts and Utah

Massachusetts

- State-based solution designed to be responsive to state-specific issues, customs, business practices, etc.
- Consumer-centered approach
- Achieved broad, bipartisan consensus supporting the basic reform elements

Utah

- State-based solution designed to be responsive to statespecific issues, customs, business practices, etc.
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Differences: Massachusetts and Utah

Massachusetts

- Individual mandate
- Employer mandate
- Government role is contracting agent
- Established Massachusetts
 Connector Authority with
 broad regulatory
 responsibilities
- Acted first on public sector reforms; now rolling out private insurance market reforms

Utah

- No individual mandate
- No employer mandate
- Government role is market facilitator
- Regulatory authority strictly limited to establishment of electronic data standards
- Began by implementing private market reforms first; public sector reforms to follow

Differences: Massachusetts and Utah

Massachusetts

No risk adjustment mechanism included

- Upfront appropriation of \$25
 million; ongoing funding
 through retention of a portion
 of premium
- Staff of approximately 45 employees

Utah

- Risk adjustment mechanism established to deal with adverse selection issues
- Upfront appropriation of \$600,000; ongoing funding through annual appropriation and technology fees
- Staff of 2 employees

The Utah Health Exchange in the Press

"Compared to what's being trotted around the Asylum on the Hill, *Utah's* bipartisan reform project sounds downright dreamy. Simple and geared toward the consumer, it was designed under the operating principle that Americans are capable of making their own decisions..." (Kathleen Parker, "Health Reform, Utah's Way," in *The Washington Post*, July 26, 2009)

"As Washington attempts to pass national health reform this fall, *Utah's* experiment may become a model for lawmakers looking to create market-based reforms. *It will clearly benefit small businesses* that now face unpredictable rate changes." (John Tozzi, "What Utah's Health Reform Means to Small Business," at BusinessWeek.com, Sept. 4, 2009.)

The Utah Health Exchange in the Press

"The State of Utah recently launched a new program that... demonstrates why state-level policy innovation--not top-down, federal planning--is the key to improving America's health sector." (Grace-Marie Turner, "Innovation, Not Intervention" at Forbes.com, Sept. 18, 2009)

Utah...demonstrates that there was another path forward. The Exchange provides a technology backbone that enables private entities — brokers and businesses — to take advantage of consumer-based options.

Consistent with the Exchange's mission to promote small business growth, it is part of the Governor's Office of Economic Development. *The focus on business growth and input from the private market has helped promote other reforms*. (Amy Lischko and Jim Stergios, Op-Ed in the *Boston Globe*, May 13, 2010)

For more information:

Utah Health Exchange < exchange.utah.gov>